

Information to identify the case:

Debtor 1	Silfredo J. Trujillo	Social Security number or ITIN	xxx-xx-6861
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-16504-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Silfredo J. Trujillo

10/24/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Silfredo J. Trujillo
Debtor

Case No. 19-16504-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 24, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2024:

Recip ID	Recipient Name and Address
db	+ Silfredo J. Trujillo, 21 Beacon Street, Port Reading, NJ 07064-1205
518154734	+ Boston Heart Diagnostics, 175 Corssing Blvd., Framingham, MA 01702-4475
518154746	+ Dynamic Health and Rehab, 31-00 Broadway, Fair Lawn, NJ 07410-3963
518154751	Management Services Incorp., c/o Kabbage, Inc., Langhorne, PA 19047
518154754	+ NRS Group, LLC, 2491 Paxton Street, Harrisburg, PA 17111-1036
518154755	+ Olga DaSilva, 21 Beacon Street, Port Reading, NJ 07064-1205
518154758	+ Professional Account Management, LLC, PO Box 1520, Milwaukee, WI 53201-1520
518154759	+ Robert J. Malloy, Esq., P.C., 2 North Maple Ave., Marlton, NJ 08053-3008
518309168	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518154763	+ Township of Woodbridge, PO Box 5004, Woodbridge, NJ 07095-5004
518154765	+ Tri-State Health and Wellness, 31-00 Broadway, 1st Floor, Fair Lawn, NJ 07410-3963
518154766	+ U.S. Department of the Treasury (Fax Onl, 1500 Pennsylvania Avenue Nw, Washington, DC 20220-0002

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 24 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 24 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@firstharvestcu.com	Oct 24 2024 20:38:00	First Harvest Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
lm	+ Email/Text: courts@southjerseyfcu.com	Oct 24 2024 20:39:00	South Jersey FCU, PO Box 5530, Deptford, NJ 08096-0530
cr	+ Email/Text: courts@southjerseyfcu.com	Oct 24 2024 20:39:00	South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
518154730	+ EDI: GMACFS.COM	Oct 25 2024 00:27:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518207584	EDI: GMACFS.COM	Oct 25 2024 00:27:00	Ally Financial Lease Trust, PO Box 130424, Roseville MN 55113-0004
518184382	+ Email/Text: bkfilings@zwickerpc.com	Oct 24 2024 20:40:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
518154731	+ Email/PDF: bncnotices@becket-lee.com	Oct 24 2024 20:54:17	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518154732	+ EDI: APPLIEDBANK.COM	Oct 25 2024 00:28:00	Applied Bnk, Attn: Bankruptcy, Po Box 17125, Wilmington, DE 19850-7125
518209785	EDI: BMW.COM		

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Oct 24, 2024

Form ID: 3180W

Total Noticed: 63

		Oct 25 2024 00:28:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
518154733	EDI: BMW.COM		
		Oct 25 2024 00:28:00	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
518162628	+ EDI: AISACG.COM		
		Oct 25 2024 00:28:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518154738	+ EDI: CITICORP		
		Oct 25 2024 00:28:00	CBNA, 701 East 60th Street, Sioux Falls, SD 57104-0432
518154739	+ EDI: CITICORP		
		Oct 25 2024 00:28:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518197194	+ EDI: COMCASTCBLCENT		
		Oct 25 2024 00:27:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518154735	+ EDI: CAPITALONE.COM		
		Oct 25 2024 00:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518183481	+ EDI: AIS.COM		
		Oct 25 2024 00:28:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518154736	+ Email/Text: bankruptcy@cavps.com		
		Oct 24 2024 20:39:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
518160243	+ Email/Text: bankruptcy@cavps.com		
		Oct 24 2024 20:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518154737	+ EDI: WFNNB.COM		
		Oct 25 2024 00:28:00	Cb/Vicscrt, 220 West Schrock Road, Westerville, OH 43081-2873
518154740	+ EDI: CCS.COM		
		Oct 25 2024 00:28:00	Ccs Collections, 725 Canton St, Norwood, MA 02062-2679
518214137	+ Email/Text: RASEBN@raslg.com		
		Oct 24 2024 20:37:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518154742	+ EDI: CITICORP		
		Oct 25 2024 00:28:00	Citi, PO Box 70166, Philadelphia, PA 19176-0166
518154743	+ Email/Text: ebnotifications@creditacceptance.com		
		Oct 24 2024 20:37:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
518154744	+ EDI: CITICORP		
		Oct 25 2024 00:28:00	Department Stores, NA, 701 East 60th Street, Sioux Falls, SD 57104-0432
518166509	EDI: DISCOVER		
		Oct 25 2024 00:27:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518154745	+ EDI: DISCOVER		
		Oct 25 2024 00:27:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518228619	+ Email/Text: g2sogasbnkr@southernco.com		
		Oct 24 2024 20:37:00	Elizabethtown Gas, 544 S. Independence Blvd., Virginia Beach, VA 23452-1104
518154747	+ Email/Text: bankruptcies@bayfirstfinancial.com		
		Oct 24 2024 20:38:00	First Home Bank, Attn: Deposit Operations, 9190 Seminole Blvd, Seminole, FL 33772-3148
518154748	+ EDI: IRS.COM		
		Oct 25 2024 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518154750	+ Email/Text: abachman@rmbcollect.com		
		Oct 24 2024 20:39:00	JFK Medical Center, 80 James Street, Edison, NJ 08820-3938
518154749	+ Email/Text: abachman@rmbcollect.com		
		Oct 24 2024 20:39:00	JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
518154741	EDI: JPMORGANCHASE		
		Oct 25 2024 00:27:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519971459	+ EDI: AISMIDFIRST		
		Oct 25 2024 00:27:00	MidFirst Bank, Bankruptcy Department, 999 NW

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Oct 24, 2024

Form ID: 3180W

Total Noticed: 63

			Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
519971458	+ EDI: AISMIDFIRST	Oct 25 2024 00:27:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518154752	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 24 2024 20:39:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518243376	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 24 2024 20:39:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518291832	EDI: PRA.COM	Oct 25 2024 00:28:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
518154757	Email/Text: signed.order@pfwattorneys.com	Oct 24 2024 20:37:00	Pressler, Felt & Washaw, LLP, 7 Entin Road, Parsippany, NJ 07054
518154756	+ EDI: PRA.COM	Oct 25 2024 00:28:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518191795	EDI: Q3G.COM	Oct 25 2024 00:28:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518154753	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 24 2024 20:37:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518154760	+ Email/Text: courts@southjerseyfcu.com	Oct 24 2024 20:39:00	South Jersey FCU, Attn: Bankruptcy, Po Box 5530, Deptford, NJ 08096-0530
518154761	+ Email/Text: bankruptcy@sw-credit.com	Oct 24 2024 20:39:00	Southwest Credit, 4120 International Parkway, Carrollton, TX 75007-1958
518154762	+ Email/Text: ClericalSupport@tenagliahunt.com	Oct 24 2024 20:38:00	Tenaglia & Hunt, P.A., 395 West Passaic Street, #205, Rochelle Park, NJ 07662-3016
518154764	+ Email/Text: bernadette.wroblak@twp.woodbridge.nj.us	Oct 24 2024 20:39:00	Township of Woodbridge, 1 Main Street, Woodbridge, NJ 07095-3352
518177821	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Oct 24 2024 20:41:12	US Dept of Housing, 451 7th St SW, Washington, DC 20410-0001
518258988	+ EDI: WFFC2	Oct 25 2024 00:28:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, POB 1629, Minneapolis, MN 55440-1629
518154767	+ EDI: WFFC2	Oct 25 2024 00:28:00	Wells Fargo Hm Mortgage, Po Box 10335, Des Moines, IA 50306-0335
518154768	+ Email/Text: bkfilings@zwickerpc.com	Oct 24 2024 20:40:00	Zwicker & Associates, 1105 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4312

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Oct 24, 2024

Form ID: 3180W

Total Noticed: 63

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Carlos D Martinez	on behalf of Debtor Silfredo J. Trujillo carlos@martinezlegal.co
David L. Stevens	on behalf of Debtor Silfredo J. Trujillo dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;wjames@scura
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jamal J Romero	on behalf of Debtor Silfredo J. Trujillo jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com
John F Newman	on behalf of Creditor South Jersey Federal Credit Union courts@firstharvestcu.com
Paul Evangelista	on behalf of Debtor Silfredo J. Trujillo pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com
Robert J. Malloy	on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11